

from a plurality of distinct operating formats and for also receiving caller telephone number data from said telephone facility;

testing the caller telephone number data against negative file data to limit access to at least a portion of the select operating format;

providing an operator terminal for use by a person to facilitate caller communication via the person through the telephone facility;

connecting an incoming call by a caller to said operator terminal under control of the computer based on a condition, said caller telephone number data being stored in said memory such that said computer in accordance with said select operating format is capable of accessing said customer data on a selected customer which has a telephone number corresponding to said caller telephone number data automatically provided from said telephone facility; said computer visually displaying said customer data on a selected customer and said operator terminal capable of providing data entries to said memory; and

updating said customer data on a selected customer contained in the memory by incorporating said data entries into said customer data.

2. 30. A method according to claim ¹~~29~~, further comprising the step of: prompting callers to enter digital data.

3. 31. A method according to claim ¹~~29~~, further comprising the step of: testing said customer data under control of the computer.

4. 32. A method according to claim ³~~31~~, wherein the testing step further comprises the step of testing a caller provided PIN number.

5. 33. A method according to claim ¹~~29~~, wherein the data entries provided by the operator relate to a caller.

6. 34. A method according to claim ¹~~29~~, further comprising the step of:

providing said operator terminal with a display of data relating to said select operating format under control of said called terminal digital data (DNIS) signals.

7. ~~35~~¹ A method according to claim ~~29~~¹, wherein said customer data on said selected customer includes data specifying a limit on use.

8. ~~36~~⁷ A method according to claim ~~35~~⁷, wherein said limit on use specifies a predetermined number of uses.

9. ~~37~~⁷ A method according to claim ~~35~~⁷, wherein said limit on use specifies a one time only use.

10. ~~38~~⁷ A method according to claim ~~35~~⁷, wherein said limit on use specifies a use relating to a dollar amount.

11. ~~39~~⁷ A method according to claim ~~35~~⁷, wherein said customer data on a selected customer includes data based on a specified limit on a number of calls from said caller during specified multiple intervals of time wherein said specified limit is automatically refreshed at the beginning or the end of each of said multiple intervals of time.

12. ~~40~~⁷ A method according to claim ~~35~~⁷, wherein said limit on use specifies an extent of access.

13. ~~41~~ A method for use with a telephone facility for on-line handling of customer data contained in a memory in accordance with a select operating format and under control of a computer associated with the memory, comprising the steps of:

receiving incoming calls from callers;

receiving called terminal digital data (DNIS) signals associated with an incoming call automatically provided by the telephone facility to identify the select operating format from a plurality of distinct operating formats;

providing an operator terminal for use by a person to enable a caller to communicate via the operator through the telephone facility; and

receiving customer number data entered by a caller and storing the customer number data in a memory and further based on a condition coupling an incoming call to the operator terminal;

visually displaying the customer number data at the operator terminal; and updating data relating to the caller in the memory by incorporating other data entries provided at the operator terminal.

14.
42. A method according to claim 13, further comprising the step of:
under control of the select operating format, developing computer generated number data for at least certain of the customers.
15.
43. A method according to claim 14, further comprising the step of:
providing said computer generated number data via voice signals to at least certain of the customers.
16.
44. A method according to claim 14, further comprising the step of:
issuing said computer generated number data in sequential order to at least certain of the customers.
17.
45. A method according to claim 15, further comprising the step of:
utilizing said computer generated number data to identify transactions for at least certain customers and for storing said computer generated number data in said memory.
18.
46. A method according to claim 14, further comprising the step of:
receiving caller telephone number data automatically provided by the telephone facility for each customer and utilizing said caller telephone number data to control certain operations of the select operating format.
19.
47. A method according to claim 15, further comprising the step of:

imposing a limit on use with respect to at least certain operations of the select operating format for at least certain of the customers.

20. ~~48.~~ ¹⁹ A method according to claim ~~47~~, wherein the limit on use imposed on at least certain customers relates to a dollar amount.

21. ~~49.~~ ¹⁹ A method according to claim ~~47~~, wherein the limit on use imposes a one time only use on at least certain customers.

22. ~~50.~~ ¹⁹ A method according to claim ~~47~~, wherein the limit on use imposes a predetermined number of uses on at least certain customers.

23. ~~51.~~ ¹⁹ A method according to claim ~~47~~, further comprising the step of:
further testing said limit on use with respect to at least certain customers based on a predetermined period of time.

24. ~~52.~~ ¹⁸ A method according to claim ~~46~~, further comprising the step of:
imposing a limit with respect to at least certain customers based on a predetermined period of time.

25. ~~53.~~ ¹³ A method according to claim ~~41~~, further comprising the step of:
testing said customer number data against negative data.

26. ~~54.~~ ²⁵ A method according to claim ~~53~~, further comprising the step of:
generating computer number data and providing the computer number data to at least certain of the customers via voice signals.

27. ~~55.~~ ²⁶ A method according to claim ~~54~~, wherein the computer generated number data is provided to at least certain customers in sequential order.

28. ~~56.~~ ²⁵ A method according to claim ~~53~~, further comprising the step of:

utilizing the computer generated number data to identify transactions with respect to at least certain customers; and

storing the computer generated number data in the memory.

²⁹
~~37~~. A method according to claim ²⁵~~33~~, further comprising the step of:
imposing a limit on use with respect to at least certain operations of the select data
operating format for at least certain customers.

³⁰
~~38~~. A method according to claim ²⁹~~37~~, wherein the limit on use imposed on at least certain
customers relates to a dollar amount.

³¹
~~39~~. A method according to claim ²⁹~~37~~, wherein the limit on use imposed on at least certain
customers specifies a predetermined number of uses.

³²
~~40~~. A method according to claim ²⁹~~37~~, wherein the limit on use imposed on at least certain
customers specifies a one time only use.

³³
~~41~~. A method according to claim ²⁵~~33~~, further comprising the step of:
selectively providing different cues to customers based on customer identification data.

³⁴
~~42~~. A method according to claim ²⁵~~33~~, further comprising the step of:
receiving customer telephone number data automatically provided by the telephone
facility; and
utilizing the customer telephone number data to control certain operations of the select
operating format.

³⁵
~~43~~. A method according to claim ³⁴~~42~~, further comprising the step of:
storing the customer telephone number data.

³⁶
~~44~~. A method according to claim ¹³~~41~~, further comprising the step of:

further testing the customer number data for at least certain callers to determine if the customer number data is of record.

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~~65.~~ A method according to claim ~~41~~¹³, further comprising the step of:

further testing the customer number data to determine if the customer number data has exceeded a limit on use imposed on at least certain callers.

38.

~~66.~~ A method according to claim ~~65~~³⁷, wherein the limit on use relates to a dollar amount.

39.

~~67.~~ A method according to claim ~~65~~³⁷, wherein the limit on use imposed on at least certain callers specifies a one time only use.

40.

~~68.~~ A method according to claim ~~65~~³⁷, wherein the limit on use imposed on at least callers specifies a predetermined number of uses.

41.

~~69.~~ A method according to claim ~~65~~³⁷, wherein the limit on use is imposed on at least certain callers during a predetermined period of time.

42.

~~70.~~ A method according to claim ~~65~~³⁷, further comprising the step of:
further testing the customer number data against a file of negative data.

43.

~~71.~~ A method according to claim ~~41~~¹³, further comprising the step of:
providing computer generated number data to at least certain of said callers via voice signals.

44.

~~72.~~ A method according to claim ~~71~~⁴³, storing the computer generated number data in association with the customer number data.

45.

~~73.~~ A method according to claim ~~65~~³⁷, further comprising the step of:
selectively providing different cues to at least certain callers to prompt responses based on customer identification data.

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A method according to claim 41, further comprising the step of:
selectively receiving calling number identification data and utilizing the calling number
identification data to test for fraud against a database of calling number identification data.

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75. A system according to claim 41, wherein the number data relating to a customer includes
expiration date data.

48.

76. A system for use with a telephone facility for on-line handling of customer data contained
in a memory in accordance with a select operating format and under control of a computer
associated with the memory, comprising the steps of:

means for receiving called terminal digital data (DNIS) signals associated with an
incoming call automatically provided by the telephone facility to identify the select
operating format from a plurality of distinct operating formats;

an operator terminal for use by a person to enable a customer to communicate via
the operator through the telephone facility; and

interface switching means connected to the receiving means and the operator
terminal for receiving incoming calls;

processing means connected to the interface switching means for receiving
number data relating to a customer and storing the number data in a memory, said
processing means under control of the select operating format, further using the number
data to selectively determine at least one appropriate cue to avoid repetition of a cue for
every different one of at least certain customers to prompt appropriate responses from the
customers, in addition, said processing means capable of coupling an incoming call to the
operator terminal based on a condition, and providing a visual display of at least a portion
of the number data relating to a customer at the operator terminal to allow other data
entries to the memory from the operator terminal to update data relating to the caller
stored in the memory.

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A system according to claim 76, further comprising:

qualification structure for testing the customer number data to determine if the customer number data has exceeded a limit on use imposed with respect to at least certain callers.

~~50.~~ ⁴⁹
~~78.~~ A system according to claim ~~77~~, wherein the limit on use relates to a dollar amount.

~~51.~~ ⁴⁹
~~79.~~ A system according to claim ~~77~~, wherein the limit on use imposed on at least certain callers specifies a one time only use.

~~52.~~ ⁴⁹
~~80.~~ A system according to claim ~~77~~, wherein the limit on use imposed on at least certain callers specifies a predetermined number of uses.

~~53.~~ ⁴⁹
~~81.~~ A system according to claim ~~77~~, wherein the limit on use is imposed on at least certain callers during a predetermined period of time.

~~54.~~ ⁴⁸
~~82.~~ A system according to claim ~~76~~, wherein the means for receiving also receives calling number identification data for each customer as part of the number data and wherein the calling number identification data is utilized to control certain operations of the select operating format.

~~55.~~ ⁵⁴
~~83.~~ A system according to claim ~~82~~, wherein the calling number identification data is stored in the memory.

~~56.~~ ⁴⁸
~~84.~~ A system according to claim ~~76~~, wherein the qualification structure also tests the number data to determine if it is of record.

~~57.~~ ⁵⁶
~~85.~~ A system according to claim ~~84~~, wherein the qualification structure further tests the number data against negative file data.

~~58.~~ ⁴⁹
~~86.~~ A system according to claim ~~76~~, wherein the processing means determines and provides an appropriate cue to avoid duplicating a cue.

59.

~~87~~. A system according to claim ~~76~~⁴⁹, wherein the number data relating to a customer includes expiration date data.

60.

~~88~~. A system for use with a telephone facility for on-line handling of customer data contained in a memory in accordance with a select operating format and under control of a computer associated with the memory, comprising:

means for receiving called terminal digital data (DNIS) signals associated with an incoming call automatically provided by the telephone facility to identify the select operating format from a plurality of distinct operating formats;

an operator terminal for use by a person to enable a caller to communicate through the telephone facility;

interface switching means connected to the receiving means and the operator terminal for receiving incoming calls;

a voice generator for providing callers with voice prompts to enter responsive data;

qualification structure connected to the interface switching means for testing the customer number data to determine if the customer number data is of prior record to limit on prevent access to at least certain operations of the select operating format; and

processing means connected to the interface switching means for receiving customer number data entered by a caller and storing the customer number data in a memory for subsequent display and further based on a condition coupling an incoming call to the operator terminal, said processing means providing a visual display of at least a part of the customer number data at the operator terminal and updating the memory by incorporating other data entries provided at the operator terminal.

61.

~~89~~. A system according to claim ~~88~~⁶⁰, wherein the qualification structure further tests the customer number data against negative file data.

62.

~~90~~. A system according to claim ~~88~~⁶⁰, further comprising:

a computer number generator for generating computer number data for at least certain callers and providing the computer number data to at least certain callers via the voice generator.

63.
91. A system according to claim 90, wherein the qualification structure tests a limit on use imposed with respect to at least certain operations of the select operating format for at least certain callers.

64.
92. A system according to claim 91, wherein the limit on use imposed on at least certain callers specifies a one time only use for at least certain callers.

65.
93. A system according to claim 91, wherein the limit on use imposed on at least certain callers relates to a dollar amount.

66.
94. A system according to claim 91, wherein the limit on use imposed on at least certain callers relates to a predetermined number of uses.

67.
95. A system according to claim 91, wherein the limit on use is imposed on at least certain callers during a predetermined period of time.

68.
96. A system according to claim 88, further comprising:
a computer number generator for generating computer number data to identify transactions for at least certain callers, said computer number data stored in the memory to subsequently identify the transactions.

69.
97. A system according to claim 96, wherein the computer number data is provided to at least certain callers via a voice generator.

70.
98. A system according to 88, wherein the processing means selectively provides different cues to avoid repetition of cues to at least certain callers as determined by the customer number data.